

60th Year Anniversary!

Celebrate with us - \$6 Million Dollars in Loan Specials!

We're sharing our celebration with our members and you will **SAVE BIG** during July and August with these Anniversary Specials!

You Pick Loan – Pick the personal loan amount you want and finance for up to 60 months with rates as low as 6.0% APR!

\$5,000

Payment Example:
\$5,000 as low as 6.0% APR
Apprx. \$97 / per month
Optional payment protection
only .21 cents per day.

\$7,500

Payment Example:
\$7,500 as low as 6.0% APR
Apprx. \$146 / per month
Optional payment protection
only .31 cents per day.

\$10,000

Payment Example:
\$10,000 as low as 6.0% APR
Apprx. \$194 / per month
Optional payment protection
only .41 cents per day.

Car Loan Special - Reduce our already low rate by .60%*

Bring us your car loan from another lender, or finance a new or used car loan with us during our Anniversary Special Event and we'll reduce our already low rates by .60%*! Visit our website for more information and to apply online. Hurry! Your car loan must be financed between July 1, 2013 and August 31, 2013 to qualify for our Anniversary Special rate offer.



New & Used Car Loans 2008 – 2013

Current Rates as low as 1.49% APR*
-.60% (Anniversary Special)
YOUR RATE = as low as .89% APR*

Go ahead and finance at the dealership and then refinance here!

*APR = Annual Percentage Rate. Rates are effective as of July 1, 2013 and are subject to change without notice. Rates are available for members with 'A' credit scores and includes a .50% reduction for automatic payments from your active Catholic Vantage Financial checking account with direct deposit. Ask us for details. New loans only. Offer not available for loans already financed with us. Anniversary Special is available for loans closed July 1, 2013 – August 31, 2013.

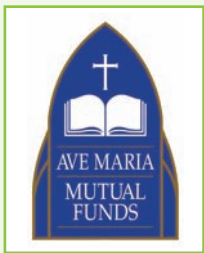
Anniversary Special! Reduce our rate by .60%*



A Message from Peter Bagazinski, CEO

Catholic Vantage Financial is celebrating our 60th Year Anniversary! From our humble beginnings in the basement of St. Michael's Parish, your credit union was originally chartered in 1953 by a group of individuals who understood the value of pooling resources together. Today, Catholic Vantage Financial is evolving into Michigan's leading and most well respected Catholic Federal Credit Union and we have reached over \$80 Million in assets, nearly double our size from only 10 years ago. We have built a reputation of strength, stability and convenience by offering financial soundness, unmatched concern for your financial future, and more competitive products and services. Celebrate with us by taking advantage of our 60th Anniversary Specials for yourself or for your family.

We want to thank you for being part of our credit union family as we celebrate 60 years of faithfully serving your Catholic community!



AVE MARIA MUTUAL FUNDS*

Ave Maria Mutual Funds are designed for investors who seek to invest in accordance with Catholic Values. The funds are available to individuals, dioceses, parishes and other institutions seeking investments in companies that do not violate core teachings of the Roman Catholic Church. As a member of our credit union you can buy no-load Ave Maria Mutual Funds to build well diversified investment portfolios. For more information and to take advantage of these services call 1-866-283-6274 and tell them that you are a member of Catholic Vantage Financial.

*Disclosure: There is no guarantee that this investment strategy will succeed, the strategy is not an indicator of future performance and investment results may vary. The Advisor invests only in securities that meet both investment and religious requirements, and as such, the return may be lower or higher, than if the Advisor made decisions based solely on investment considerations.

Past performance does not guarantee future results. Request a prospectus, which includes investment objectives, risks, fees, expenses and other information that you should read and consider carefully before investing. The prospectus can be obtained by calling 1-866-283-6274 or it can be viewed at www.avemariafunds.com. Distributed by Ultimus Fund Distributors, LLC.

All investments are subject to market risk, including possible loss of principal. Investments are not guaranteed by any government agency, nor Catholic Vantage Financial Federal Credit Union. INVESTMENTS ARE NOT NCUA INSURED.



Paperless VISA Credit Card statements are here!

Good for the environment and easy for you!

Online access to your VISA account provides the ease and convenience you want to manage your credit card account. Once you enroll you can view transaction and payment history, make electronic payments, set up alerts, **and now you can receive and store your VISA statements online when you select paperless statements.** It's free and easy!

- To enroll visit www.EZCardInfo.com
- After you complete enrollment, click the **STATEMENTS** tab along the left-hand side and select **DELIVERY OPTIONS.**
- Select **PAPERLESS** and click the **I AGREE** button.

Facebook “Like Us” Contest Winner: Matt Jenkins!



Meet our Facebook contest winner, Matt Jenkins. Matt joined the credit union following the recommendation of his parents. He was dissatisfied with the service he was receiving from a local bank. That’s when his parents told him about Catholic Vantage Financial and he made the switch. “People here are really friendly and they made the process very easy,” says Matt. “Once I joined, I also signed up for all of the remote services like online banking and I “liked” the credit union’s Facebook page.”

Matt was randomly selected among over 800 Facebook followers as our winner to receive a free iPad mini. Matt is a senior at Madonna College where he also plays for the school’s baseball team. Congratulations Matt and we wish you success in your academic and financial future!

Super Saver Summer Fun!

AGES 3-10 / 11 – 17

We want to encourage our Student Branch Savers and all of our youth members to keep saving money all summer long. Now through the end of August, when you come into the credit union to make a deposit, you will be given an entry to guess how much money (coin and dollars) is in our money jar. One jar is for ages 3 -10 and another jar is for ages 11-17. The one with the most accurate guess will win the jar with the money inside*!

*One entry per day will be given to a youth member upon deposit into his / her account. Jar #1 is for ages 3-10 and Jar #2 is for ages 11 -17. Jars are on display at each branch. One winner per age category will be announced in September. Winners will receive the jar with the money inside. Parent / Guardian authorization required. In case of a tie, one winner will be randomly selected. Family members of Catholic Vantage Financial employees are not eligible for prize.

Poster Contest⁺ - AGES 14 – 17

We are inviting young artists ages 14 – 17 to design a poster for our 60th Anniversary. Bring your poster into our office now through August 1st and we will ask your parent / guardian to sign a release form so that we can display your artwork on Facebook. The poster with the most “likes” will receive a \$100 deposit into their account so tell your friends and family! Two runner-ups will each receive \$25. Posters will be displayed on Facebook through August 31, 2013 and winners will be announced in September.

+One poster entry per person. Winner will be determined by the number of “likes” received on Facebook for their poster. Parent / Guardian authorization required. In case of a tie, one winner will be randomly selected. Family members of Catholic Vantage Financial employees are not eligible for prize.



Business Accounts & Commercial

Bring your business loan to people you trust!

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- *Equipment
- *Building Purchase
- *Improvements
- *Acquisitions

Stop by our office or call us to set up an appointment at (734) 432-0212.



Main Phone Number: 734-432-0212
(Livonia and Plymouth)

www.mycvf.org

Routing/Transit #: 272482430

Please contact us for wiring instructions

Lobby and Drive-Thru Hours For:

Main Office

36111 Five Mile Road

Livonia, MI 48154

Member Service Fax: 734-432-1240

General Fax: 734-432-5018

Plymouth / Canton Branch

8817 Sheldon

Plymouth, MI 48170

Fax: 734-737-0365

Mon – Wed..... 9 am to 5 pm

Thurs & Fri..... 9 am to 6 pm

Sat 9 am to 1 pm

ATM / DEBIT CARDS

Report Lost/Stolen ATM/Debit Card:

800-682-6075

VISA ACCOUNTS

Report Lost/Stolen VISA:

800-991-4961

VISA Balance: 800-828-3901

or online at www.ezcardinfo.com



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www.mycvf.org

HOLIDAY CLOSINGS

**Independence Day
Labor Day**

Thursday, July 4th

Saturday, August 31st & Monday, September 2nd



Convenient Access to your account is always available!

- Audio Teller: (888)-588-8355
- 30,000 surcharge-free ATM's through the CO-OP network.
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NEWS YOU CAN USE

Have You Seen Your Credit Report Lately?

Consumers should review their credit report at least once a year to guard against identity theft and also to make sure the information being reported is accurate. To request your free annual credit report, go to www.annualcreditreport.com or call (877) 322-8228.

Know Your Score!

Stop by our office and ask to speak to one of our Member Service Representatives for a free credit report consultation, which includes your credit score.

Cedar Point Amusement Park Tickets

Purchase your discount tickets at Catholic Vantage Financial.

Adult 1-Day (\$43) Junior / Senior: 1-Day (\$25) Adult Ride / Slide (\$79)

Adult Ride & Refresh (adult entry + unlimited Coke® fountain beverages \$48)

GreenPath Debt Solutions

As a valued member of our credit union you have access to GreenPath, a financial education and counseling program. You will receive free, impartial advice from experienced, professional counselors with the aim of helping you reach your financial goals. GreenPath also offers free financial webinars every Wednesday during the month of July. For more information about Greenpath call 1-877-337-3399 or visit our website at www.mycvf.org and click on the Resources tab.

Protect your loan with our optional payment protection coverage!

We offer mechanical repair coverage that we believe is better than an extended warranty; it includes rental car coverage and emergency vacation coverage. Our GAP product covers your vehicle loan if your insurance payout is less than owed and our prices are less than 1/2 of dealers' prices. What protection do you have for your family or your financial future if you are sick or fatally injured? We offer payment protection for pennies a day – you can have peace of mind knowing that your credit union offers products you can use at affordable prices! See any Member Service Representative for your next loan.